



Valued Service Proposition

This agreement is made between: **Pettecrew Financial Planning Ltd**

And:

The correspondence address is:

Post Code:

This agreement is supplementary to the Key Facts document and Client Agreement I have already discussed and supplied you with and sets out the basis on which we charge for our services.

We recognise that all our clients have different financial needs and objectives and we will build a plan appropriate to the needs of each client.

In order to clarify the expectations of all parties and to provide transparency of charges, we have set out the services available and associated costs in this document. Please feel free to contact us if you wish to discuss any aspect of these terms.

The Financial Planning Process

There are four stages to the financial planning process, each of which is separately costed, although the initial consultation is at our cost:

1. Initial Consultation
2. Financial Review and Recommendation
3. Arranging and setting up your Investment
4. Ongoing Service and Reviews

Each of these services and the associated costs are explained below:

Initial Consultation (There is no charge for this initial consultation)

The initial consultation will comprise of

- An initial meeting with one of our qualified financial advisers
- An opportunity to ask questions and understand what we do
- Opportunity for us to establish what your financial needs are
- Discuss our service propositions and costs involved

Financial Review and Recommendation

We will carry out an extensive assessment of your financial circumstances at the outset to establish your financial planning requirements. This will include:

- Understanding your situation by gathering information about your existing financial arrangements and full personal circumstances
- Understanding of your investment knowledge and attitude and tolerance towards investment risk
- Recommendation of an asset allocation model that matches your investment risk profile and the subsequent assessment and suitability of any existing investments
- Analysis and design of your investment strategy
- Presentation of your recommendation

When we provide you with our suitability report, it will be your decision whether to implement our recommendations either completely; or in part. A clear breakdown of what our charges/fees are for, for setting up your plan are included in our 'Key Facts about our services and costs' document which you are in receipt of.

Arranging and setting up your Investment

The arranging and setting up of our investment recommendation includes where appropriate:

- Handling of all fund and policy administration on your behalf
- Regular updates to keep you informed of progress
- Ensure all your documents are issued in line with your expectations
- Confirmation of all actions taken on your behalf in writing

Our fees for the above (Review, Recommendation and Implementation) are set out below:

Amount Invested	Initial Fee Amount
From £1 to £250,000	2%
From £250,000 upwards	1%

All initial advice and implementation fees are subject to an overall minimum charge of £1,000.

For example, our fee on arranging and investing an amount of £100,000 would be £2,000. Alternatively, our fee for arranging an investment of £30,000 would be £1,000 (2%, but subject to our minimum charge). In certain circumstances we will agree an alternative to this fee and this will be documented and agreed with you in advance.

Ongoing Service and Reviews

Your financial and personal objectives may change over time due to changes in your lifestyle or circumstances. We believe it is essential to ensure that the investment portfolio we recommend continues to meet your lifestyle and investment objectives. Our ongoing review service offers:

- Structured Reviews
- Assessment of your current circumstances and any changes to your plans that are needed
- Regular updates and information regarding your investments
- A choice of differing levels of support depending on your needs
- Ongoing support with correspondence and administration issues

We recognise that all clients do not have the same service requirements. Therefore, even though we do provide a guideline by way of our different propositions, you are free to choose the level of service that best suits your needs.

Our charges are guaranteed not to increase within the first 12 months of your contract with us. Should we need to increase our charges after this period, you will be given notice of this fact and the opportunity to decide whether to continue with the revised level of charges. It should be noted that it is not compulsory for you to sign up to one of our services and we do offer a transactional only service.

Please note that the FCA permits Independent Financial Advisers to be remunerated by commission for protection related advice. Where protection contracts are recommended and arranged, we will be remunerated via a commission from the product provider. Full details of this will be provided to you on a personalised illustration. Please refer to our Client Agreement for more information.

The scope of the above relates only to services relating to investment and general financial planning.

The following table details the ongoing service propositions we offer our clients

Service Proposition Schedule	Advice	Standard	Transactional Only
Annual statement of holdings	✓	✓	✓
24 hour access to your portfolio via your own personal client web-site	✓	✓	
Secure messaging and updates	✓	✓	
Access to information on mobile devices	✓	✓	
Access to our support team via 'live chat'	✓	✓	
Professional expertise and governance embedded into our investment processes	✓		
Regular Portfolio Rebalancing (where available)	✓		
Regular Valuations via Web Site (where supported by provider)	✓	✓	
On-going support with your queries	✓		
Online delivery of advice via client web-site	✓		
On-going access to your adviser	✓		
Annual face to face review meeting including:			
• Review of Objectives	✓		
• Review of Risk Profile	✓		
• Review of Asset Allocation	✓		
• Review of Tax Changes	✓		
Minimum Cost	£1,000	£nil	£nil
Cost based on the total value of your investments	1%	0.5%	£nil
Cost based on a Fixed Fee	£varies	£nil	£nil
Cost based on an hourly rate £150 per hour	£600	£300	£nil
	4 hours	2 hours	

Additional Service Fee Notes:

Detail any excluded investments/policies here and reason for exclusion or alternative review fee if appropriate.

These fees are generally payable monthly, where appropriate, as indicated by your preference below. You can change your service level preference at any point by notifying us in advance and updating the agreement accordingly.

I/We would like to subscribe to the following ongoing service option
(Including any amendments in the Service Fee Note above)

Please tick the appropriate box

Transactional only Client Service Option

I/We understand that transactional only does not oblige PFP to provide any on-going service and there is no fee for this applied. I understand that an initial adviser charge as outlined above will apply.

PFP Advice

I/We understand that the fee for this service is 1% of the value of the relevant investments each year, subject to a minimum of £1,000.

PFP Standard

I/We understand that the fee for this service is 0.5% of the value of the relevant investments each year, with no minimum fee payment required.

Payment Facilitation

I/We wish for the cost of the ongoing service to be paid by deduction from the policies we hold.

I/We wish for the cost of the ongoing service to be charged directly to me on a monthly/quarterly basis.

Copies of this agreement will be posted to the documents section of your personalised client website. Your login details for this will be provided by your adviser separately.

Signed: Signed:

Print Name: Print Name:

Signed on behalf of our firm:

Print Name: Stephen Pettecrew

Date:

*Pettecrew Financial Planning Ltd is authorised by the Financial Conduct Authority. Authorisation number 525421.